

Long Hour's Effects on Work Life Balance and Satisfaction: A Case of Nepalese Commercial Banks

Dawa Dolma Lama*

Abstract

This study examines long hour's effects on work life balance and satisfaction: A case of Nepalese commercial banks. Employee Satisfaction is the dependable variables. The independent variables are over time working hour, work family balance, job stress, leave policy and mental health. The study used primary sources of data. The study is based on primary data with 128 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and the impact of long hour effects on work life balance and satisfaction in case of Nepalese commercial banks.

The study shows that overtime working hour is negatively correlated to employee satisfaction. It means that increase in over time working hour leads to decrease in employee satisfaction. Similarly, work family balance is positively correlated to employee satisfaction. It means that maintaining work family balance can increase employee satisfaction. Furthermore, job stress is negatively correlated to employee satisfaction. It reveals that increase in job stress leads to decrease in employee satisfaction. Moreover, leave policy is positively correlated to Employee satisfaction. It indicates that as increase in leave policy leads to increase in employee satisfaction. In addition, there is a positive relationship between mental health and employee satisfaction which indicates that increase in mental health leads to increase in employee satisfaction.

Keywords: over time working hour, work family balance, job stress, leave policy, mental health, employee satisfaction

1. Introduction

Shakya *et al.* (2021) stated work-life balance is a significant concern for employees and organizations, which must deal with the negative consequences of low morale, leading to low productivity and a high turnover. Similarly, long work hours can be defined as work hours that exceed the standard fulltime work week and the matter is somewhat complicated though, because differences exist among countries regarding the length of the standard fulltime workweek (McCann *et al.*, 2005). Likewise, the concept of long work hours in organizations have been introduced quite long time back and one the example of this who was the first one to argue for required working hours. (Golden *et al.*, 2014). Furthermore, Maulana *et al.* (2017) concluded that employees often find it challenging to manage work time and personal activities because of the tightness of the job.

Work overload has been reported to be positively related to work interference with family and family interference with work and it is expected that work overload would be positively and strongly related to work-family conflict particularly the work interference with family component and this follows work dissatisfaction. (Shirom *et al.*, 1997). On the other hand, Overtime work can provide financial rewards through overtime pay, which may be beneficial for employees seeking additional income or organizations looking to control labor costs (Shields *et al.*, 2005). Beckers *et al.* (2004) revealed that occupational health research demonstrates that overtime work may be associated with health problems such as high blood pressure, increased risk for cardiovascular disease, and diabetes.

The imbalance between work-life often occurs in employees who work overtime and poor time management. Moreover, work-life balance is when employees can equally

* Ms. Dawa is a Freelance Researcher, Kathmandu, Nepal.

meet work demands and fulfil family commitments, responsibilities, and other needs such as social activities (Nafis *et al.*, 2020). According to Kodz *et al.* (2003), long working hours can lead to decline in productivity, lower employee motivation and morale, impaired work performance and efficiency, potential increase in error rates and health problems. In addition, long working hours negatively affects both physiological and psychological health. It often causes fatigue and stress which plays an important role in stimulating cardiovascular diseases and mental health disorders working hours (Spurgeon *et al.*, 1997). Moreover, working overtime may be important to the organization but health and safety is equally important to the employees therefore the organizations must strike a balance to ensure flexibility in overtime management policies (Bannai *et al.*, 2014).

Lee *et al.* (2017) revealed that there is a positive impact of overtime work in employee satisfaction and overtime can help employees meet tight deadlines, ensuring that important projects are completed on time and contributing to overall organizational success. Likewise, Ryu *et al.* (2016) investigated that public employee well-being when having long working hours and low-salary working conditions. This study revealed that having long working hours is not significantly and negatively related to public employee wellness, whereas having a higher salary was significantly and positively associated with employee well-being. One of these challenges for organizations is how to increase their employee performance. To compete with these challenges, the organizations need to identify those factors that directly affect the employee satisfaction (Parven *et al.*, 2018). In certain cases, employees who are engaged in their work and satisfied with their jobs may view overtime as an opportunity for personal and professional growth, contributing to overall job satisfaction (Thompson *et al.*, 2005).

Scandura *et al.* (1997) revealed that flexible working hours were related to higher organizational commitment and employee satisfaction. Similarly, Sarah *et al.* (2012) indicated that increasing working hour and overtime have a positive impact on life and employee satisfaction Yang *et al.* (2023) revealed that overtime had a minimal negative effect on individual subjective well-being, involuntary overtime significantly enlarged it and Improving individual's job autonomy is beneficial for individual subjective well-being also the more control employees have over the content of their work, work progress and workload, the better their well-being. Tijdens *et al.* (2003) argued that flexible working method has a positive impact on employee satisfaction and over time working hour which is also known as long work hours are a risk factor for a range of psychological and psychosomatic conditions, including stress, anxiety, depression and hypertension.

Clark *et al.* (2000) stated that good work life balance and wellbeing can be achieved when there is no role conflict, and when people are satisfied with their work and family roles. Similarly, Kodz *et al.* (2003) revealed that long working hours can lead to decline in productivity, lower employee motivation and morale, impaired work performance and efficiency, potential increase in error rates and health problems. Moreover, Obiageli *et al.* (2015) revealed that employees are happier when they are to balance their work life demands. Iji *et al.* (2019) concluded that there is a statistical considerable relationship between working hours and commercial bank workers wellbeing and performance and no statistically significant relationship between Job security and commercial bank workers wellbeing and performance. Sussanne *et al.* (2016) indicated that individual time sovereignty is positively linked with a high level of working time satisfaction. Nakata *et al.* (2017) revealed that each and every employee want normal working hours and if pay is provided for overtime, then they become

happy and which leads to employee productivity and job satisfaction. Employees having better work life balance can manage their personal and professional life much efficiently, which in turn facilitates organizational culture and performance as well (Guest *et al.*, 2002).

Azeem *et al.* (2014) examined the effects of perceived work-life balance and job satisfaction on organizational commitment among healthcare employee. This study revealed that there is a significant relationship among work-life balance, job satisfaction and organizational commitment. Opot *et al.* (2023) investigated overtime management policies and employee performance at Kenya ports authority. The study revealed that overtime management policies (overtime payment policy, work-life balance policy, shift-hours work policy and part-time working policy) affects employees' performance. Likewise, Bhardwaj *et al.* (2021) explored an analysis to understanding the job satisfaction of employees in banking industry. This study showed that there is a positive correlation and connection among job satisfaction & the award, remuneration, job security, promotion opportunities and good relations with employee.

Luther *et al.* (2017) stated that working overtime works as a potential risk factor for negative job-related outcomes (increased burnout and work conflicts with life and reduced job satisfaction) as well as for poorer quality of care. Likewise, Aruldoss *et al.* (2022) investigated the relationship between work-life balance and job satisfaction: moderating role of training and development and work environment. This study concluded that improving work-life balance and creating a supportive work environment, along with providing opportunities for training and development, can lead to reduced job stress and increased job satisfaction and commitment among employees. Moreover, Chongyu *et al.* (2021) investigated the influence of work salary and working hours on employee job satisfaction. The study revealed that working hours and annual work income have significant impact on employee satisfaction.

In the context of Nepal, Adhikari *et al.* (2021) argued that flexible working hours and remote working have positive effects on the employee job satisfaction and increased job pressure, globalization, and technological innovation all affect balancing work and personal life. Similarly, Chowdhary *et al.* (2013) stated job satisfaction is a very big concept as it includes various factors associated with job satisfaction of employees. Furthermore, working longer hours and being available through cell phone and laptop are just some of the expectations placed on them to provide results and Nepalese banks and their workers should make major efforts to balance work and family life (Devkota *et al.*, 2022).

Adhikary *et al.* (2018) analyzed work family conflict and career satisfaction in banking sector of Nepal. This study revealed that organizations should focus on building a supportive culture recognizing the significance of support from home and work to increase career satisfaction among employees. Shrestha *et al.* (2018) investigated influence of demographic factors on job satisfaction of financial institutions workforce of Nepal. The study revealed that, job position and age of employees influence the level of job satisfaction in Nepalese financial institutions. Furthermore, Basnet *et al.* (2023) investigated factors influencing employees' work life balance in commercial banks of Nepal: evidence from structural equation modeling. The study showed that, personal and organizational predictors and life satisfaction significantly relate to work-life balance.

The above discussion reveals that empirical evidences vary greatly across the studies concerning long hour's effects on work life balance and satisfaction in case of commercial banks. Though there are above mentioned empirical evidences in the context of

other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The main purpose of the study is to analyze and examine the examines long hours effects on work life balance and satisfaction: A case of Nepalese commercial banks. Specifically, it examines the over time working hour, work family balance, job stress, leave policy, mental health, with employee satisfaction of Nepalese commercial banks.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data which was gathered from 24 commercial bank. The data were gathered from 128 respondents structured questionnaire. The study employed convenience sampling method. The respondents' views were collected on over time working hour, work family balance, job stress, leave policy, mental health, with employee satisfaction used to extract the information of the long hours effects on work life balance and satisfaction: A case of Nepalese commercial banks.

Table 1

List of banks selected for the study along with the study period and number of observations

S. N.	Name of the banks	Observations
1	Global IME Bank Limited	4
2	Citizens Bank International Limited	5
3	Civil Bank Limited	2
4	Everest Bank Limited	5
5	Garima Bikash Bank Limited	2
6	Agriculture development bank	7
7	Himalayan Bank Limited	9
8	Janata Bank Limited	2
9	Jyoti Bikash Bank Limited	3
10	Kamana Sewa Development Bank Limited	2
11	Kumari Bank Limited	10
12	Laxmi Sunrise Bank Limited	5
13	Machhapuchchhre Bank Limited	6
14	Nabil Bank Limited	5
15	Nepal Bank Limited	3
16	Nepal Investment Mega Bank Limited	9
17	Nepal Merchant Bank Limited	8
18	Nepal SBI Bank Limited	8
19	NIC Asia Bank Limited	10
20	Prabhu Bank Limited	7
21	Prime Commercial Bank Limited	3
22	Sanima Bank Limited	5
23	Shine Resunga Development Bank Limited	4
24	Siddhartha Bank Limited	4
Total number of observations		128

Thus, the study is based on 128 observations.

The model

The econometric models employed in this study tries to analyze. The following regression model is used in the study to examine the long hours effects on work life balance and satisfaction: A case of Nepalese commercial banks. Thus, the following model equation is designed to test the hypothesis. From the conceptual framework the function of dependent variables takes the following form:

$$ES = \beta_0 + \beta_1 OWH + \beta_2 WFB + \beta_3 JS + \beta_4 LP + \beta_5 MH + e$$

Where,

ES=Employee Satisfaction

OWH= Over time working hour

WFB=Work family balance

JS= Job stress

LP = Leave policy

MH = Mental Health

Over time working hour was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I feel that the overtime work hours negatively impact my overall job satisfaction.”, “I feel that overtime work hours interfere my personal commitments or responsibilities outside of work”. and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.783$).

Work family balance was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I have flexibility in my work schedule to accommodate my family needs.”, “I am satisfied with the benefits and policies my organization provides for work-family balance.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.714$).

Job stress was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “My job responsibilities and workload contribute to high levels of stress”, “I can openly discuss my concerns with my supervisor without fear of negative consequences” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.796$).

Leave policy was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The process for requesting and getting approval for leave is efficient and straightforward.”, “My organization provides sufficient paid sick leave to meet my needs” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.757$).

Mental Health was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I believe that overtime work leads to mental health problem”, “My organization is aware of and provides sufficient compensation and benefits related with mental health problems” and so on. The reliability of the items was measured by

computing the Cronbach's alpha ($\alpha = 0.716$).

Employee Satisfaction was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "Over time working hour is one of the factors that affects employee satisfaction", "Leave policy is very important to reduce stress and satisfy employee", and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.722$).

The following section describes the independent variables used in this study along with hypothesis formulation.

Overtime working hour

Overtime work is a common phenomenon all over the world (Baldwin *et al.*, 1997). Similarly, Long working hours are a ubiquitous phenomenon amongst most organizations and companies where the length of time spending on work, comprising main tasks of job, related tasks, commuting, and travel, is too long and detrimental to the health of workers directly or indirectly (Wong *et al.*, 2019). Similarly, Tjildens *et al.* (2003) argued that working time arrangements are the key elements of working conditions and determine the possibilities for employees to balance work with their other life spheres. Nakata *et al.* (2017) revealed that there is a negative relationship between long working hour and job satisfaction and long working hours leads to depression. Resources have the positive and significant impact on the students' performances. Scandura *et al.* (1997) concluded that flexible working hours were related to higher organizational commitment and employee satisfaction. According to wooden *et al.* (2009), negative effect on job satisfaction only arises when full time employees want to reduce their working hours. Based on it, this study develops following hypothesis:

H₁: There is a negative relationship between overtime work and employee satisfaction.

Work family balance

The concept of work-family balance, also known as work-life balance, refers to the equilibrium an individual strives to achieve between their professional responsibilities and personal life, including family, leisure, and other personal pursuits (Greenhaus *et al.*, 2011). Likewise, Ali *et al.* (2014) defined the term work life balance as the way of proper management between the work and family life. A supportive work life culture has been linked to Individual outcomes such as job satisfaction, organizational commitment, turnover intentions and work family conflict (Allen *et al.*, 2001). Similarly, shujat *et al.* (2011) investigated impact of work life balance on employee job satisfaction in private banking sector of Karachi. The study found that there is positive relation of work life balance programs on employee job satisfaction in banking sector of Karachi. Soomro *et al.* (2018) revealed that work-life balance and work-family conflict have a positive effect on employee performance and satisfaction. Moreover, Ueda *et al.* (2012), concluded that work life balance programs have positive and significant effect on employee job satisfaction of full time and part time employees working in business organizations. Based on it, this study develops following hypothesis:

H₂: There is a positive relationship between easy access to resources and student's academic performance.

Job stress

Lazarus *et al.* (1984) stated job stress as the harmful physical and emotional responses that occur when the requirements of a job do not match the capabilities, resources, or needs

of the worker. Samartha *et al.* (2011) revealed that personal factors and psychological strain due to job stress has a major impact on job satisfaction of the employees. Rizwan *et al.* (2014) investigated the special effects of job stress, working conditions and job autonomy on employee satisfaction. The study revealed that job stress has a significant negative relationship with Employee Satisfaction. Mansoor *et al.* (2011) revealed that employee job stress has decreased when carrying out work activities even though the results are forced to obtain significant satisfaction. According to Setyono *et al.* (2007), job stress has a significant negative influence on employee satisfaction with their work. Davey *et al.* (2001) revealed job stress is due to organizational aspects, long work hours, lack of organizational support and organizational change, lack of support from supervisors and colleagues, and conflict with demands and pressures. Likewise, Piedmonte *et al.* (1986) revealed job stress has been found significant relationship with job satisfaction. Based on it, this study develops following hypothesis:

H₃: There is a positive relationship between job stress and employee satisfaction.

Leave policy

Leave policy is a set of guidelines and rules established by an organization to govern employees' time off from work. (Moss *et al.*, 2022). Hans and Grahn (2017) opined that leave policy is a management authorization which allows the employees to release themselves from work stress to enable them to take care of themselves and their family activities. Similarly, Gatimu *et al.* (2022) revealed there is a significant positive relationship between leave policy and employee satisfaction. Beauregard *et al.* (2009) revealed that the continued and sustained availability of flexible leave is important in fostering a supportive organizational climate. Cameron *et al.* (2007) investigated the impact of long-term maternity leave on the efficiency of breastfeeding a mother when she resumes work from maternity leave. The result showed that long-term maternity leave granted by employers can positively influence both the maternal and paternal behavior of employees at work. Kadiri *et al.* (2020) stated that leave policy facilitates employee's efficiency when request for approval of annual leave is sought and granted by the staff officer, reporting officer, the accounting and head of service. Faroque *et al.* (2019) stated that weekly holidays, earned leaves, festival holidays, sick leaves, parental leaves, marital status, and education have the strongly significant impact on the job satisfaction respectively at the different commercial banks. Based on it, this study develops following hypothesis:

H₄: There is a positive relationship between leave policy and employee satisfaction.

Mental health

Bogan *et al.* (2022) stated mental health is a psychological state of living an active life but poor mental health is often accompanied by a range of mental problems such as depression, anxiety, and fear. Likewise, Davenport *et al.* (2016) indicated that positive mental health at work is an extremely important factor in the management of today's organizations. Similarly, the promotion of positive mental health enables the improvement of the working atmosphere and is associated with a positive impact on employees and the effects of their work tasks (Meyers *et al.*, 2013). Mental health significantly contributes to employee engagement which in turn positively influences job satisfaction (Harter *et al.*, 2002). Furthermore, Maslach *et al.* (2001) revealed that employees experiencing high levels of stress are less likely to be satisfied with their jobs and may seek alternative employment opportunities. Based on it, this study develops following hypothesis:

H₅: There is a positive relationship between mental health and employee satisfaction.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed and the results are presented in Table 2.

Table 2

Kendall's Tau correlation coefficients matrix

This table shows the Kendall's Tau correlation coefficients of dependent and independent variables. The correlation coefficients are based on 128 observations. The dependent variable is ES (employee satisfaction). The independent variables are overtime working hour, work family balance, job stress, leave policy and mental health.

Variables	Mean	S.D	ES	OWH	WFB	JS	LP	MH
ES	3.943	0.594	1					
OWH	3.647	0.696	0.224**	1				
WFB	3.837	0.646	0.209	0.118**	1			
JS	3.820	0.651	0.208	0.220**	0.322**	1		
LP	3.872	0.644	0.272	0.180**	0.400**	0.354**	1	
MH	3.922	0.568	0.108	0.167**	0.214**	0.212**	0.400**	1

Note: The asterisk signs (**) indicate that the results are significant at one percent and five percent level respectively.

The above table shows that overtime working hour is negatively correlated to employee satisfaction. It means that increase in over time working hour leads to decrease in employee satisfaction. Similarly, work family balance is positively correlated to employee satisfaction. It means that maintaining work family balance can increase employee satisfaction. Furthermore, job stress is negatively correlated to employee satisfaction. It reveals that increase in job stress leads to decrease in employee satisfaction. Moreover, leave policy is positively correlated to Employee satisfaction. It indicates that as increase in leave policy leads to increase in employee satisfaction. In addition, there is a positive relationship between mental health and employee satisfaction which indicates that increase in mental health leads to increase in employee satisfaction.

Regression analysis

Regression analysis is a statistical process for estimating the relationships among variables. The regression results were estimated over time working hour, work family balance, job stress, leave policy, mental health are used as independent variable and employee satisfaction as dependent variable.

Table 3 shows the estimated regression results of over time working hour, work family balance, job stress, leave policy, mental health and employee satisfaction of Nepalese commercial banks

Table 3

Estimated regression results of availability of over time working hour, work family balance, job stress, leave policy, mental health on employee satisfaction of Nepalese commercial banks

The results are based on panel data with 128 observations using linear regression model. The model is $ES = \beta_0 + \beta_1 OWH + \beta_2 WFB + \beta_3 JS + \beta_4 LP + \beta_5 MH + \text{eit}$ where the dependent variable is ES (employee satisfaction). The independent variables are OWH (over time working hour), WFB (work family balance), JS (job stress), LP (leave policy), and MH (mental health).

Model	Intercept	Regression coefficients of					Adj. R _{bar} ²	SEE	F-value
		OWH	WFB	JS	LP	MH			
1	3.078 (11.338)	0.237 (3.244)**					0.070	0.573	10.526
2	2.943 (9.613)		0.237 (3.244)**				0.073	0.572	10.992
3	3.087 (10.100)			0.224 (2.845)**			0.053	0.579	8.095
4	2.573 (8.633)**				0.354 (4.663)**		0.140	0.552	21.743
5	2.295 (6.777)**					0.420 (4.919)**	0.154	0.547	24.19
6	2.373 (6.524)**	0.180 (2.420)*	0.220 (2.822)**				0.118	0.558	9.536
7	2.198 (5.605)**	0.180 (2.420)*	0.185 (2.205)*	0.100 (1.183)*			0.121	0.557	6.844
8	1.860 (4.682)*	0.165 (2.282)*	0.095 (1.090)	0.013 (0.150)	0.262 (0.089)*		0.173	0.541	7.634
9	1.462 (3.490)**	0.162 (2.292)**	0.079 (0.929)	0.013 (0.150)	0.158 (1.651)	0.261 (2.545)**	0.208	0.529	7.674

Notes:

1. Figures in parenthesis are t-values
2. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
3. Employee satisfaction is the dependent variable.

Table 3 shows beta coefficient for overtime working hour are negative with employee satisfaction. It indicates that overtime working hour has a negative impact on employee satisfaction. This finding is similar to the findings of Nakata *et al.* (2017) Likewise, the beta coefficient for work family balance is positive with employee satisfaction. It indicates that work family balance has a positive impact on employee satisfaction. This finding is consistent with the Soomro *et al.* (2018). In addition, the beta coefficient for job stress is negative with employee satisfaction. It implies that job stress has a negative impact on employee satisfaction. This finding is consistent with the findings of Setyono (2007). Similarly, the beta coefficients for leave policy are positive with employee satisfaction. It indicates that leave policy has a positive influence on the employee satisfaction. This finding is consistent with the findings of Gatimu *et al.* (2022). In addition, the beta coefficients for mental health is positive with employee satisfaction. It indicates that mental health has a negative impact on the employee satisfaction. This finding is consistent with the findings of Kristof *et al.* (2005).

4. Summary and conclusion

Organization implements work life balance policies and flexible work arrangements that enable women employees to make use of policies and engage more efficiently to contribute to organization success. Work life programs such as employee assistance programs, child care and elder care programs, fitness and recreation programs, counselling programs and other personal support programs can help employees to manage and balance their work life and personal life effectively. Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal.

This study attempts to examine the long hour effects on work life balance: A case of Nepalese commercial banks. The study is based on primary data of 128 respondents.

The major conclusion of this study is that work family balance, leave policy, and mental health are positively correlated with employee satisfaction. Similarly, overtime working hour and job stress is negatively related with employee satisfaction in Nepalese commercial banks. This indicates that of over time working hour, work family balance, job stress, leave policy and mental health leads to the increase in job satisfaction of the commercial banks in Nepal. Finally, the study concludes that the most influencing factor is mental health followed by leave policy and work family balance in Nepalese commercial banks.

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